Attorney Docket No.: 020375-000230US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Susan Milberger et al.

Application No.: 10/045,632

Filed: October 26, 2001

For: MONEY ORDER DEBIT FROM

STORED VALUE FUND

Customer No.: 20350

Confirmation No.: 9798

Examiner: Chandler, Sara M.

Art Unit: 3693

NINTH SUPPLEMENTAL INFORMATION DISCLOSURE

STATEMENT UNDER 37 CFR §1.97 and

§1.98

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

A copy of the non-patent literature reference by *Kline* is enclosed, however the other references cited in this IDS are Office Actions in related U.S. Patent Applications. Copies of any such Office Actions are available via the US PTO's PAIR or electronic file wrapper

Milberger et al.

Application No.: 10/045,632

Page 2

system, so copies of these are not being supplied. If the Examiner desires copies of such Office

Actions, the Examiner should contact the undersigned.

This application is related to U.S. Patent Application 09/613,615 now U.S. Patent

PATENT

No. 7,376,587; U.S. Patent Application 10/021,292 which is now U.S. Patent No. 7,249,098;

U.S. Patent Application 10/046,654 filed October 26, 2001; U.S. Patent Application 10/045,633

now U.S. Patent 7,398,252; U.S. Patent Application 11/536,788 filed September 29, 2006; U.S.

Patent Application 11/536,803 filed September 29, 2006; U.S. Patent Application 10/336,657

filed January 2, 2003; U.S. Patent Application 10/336,149 filed January 2, 2003, and U.S. Patent

Application 10/332,724 filed September 12, 2003. Examiner should make note of references

cited in these related applications and the proceedings therein.

As provided for by 37 CFR §1.97(g) and (h), no inference should be made that the

information and references cited are prior art merely because they are in this statement and no

representation is being made that a search has been conducted or that this statement encompasses

all the possible relevant information.

Applicant believes that no fee is required for submission of this statement.

However, if a fee is required, the Commissioner is authorized to deduct such fee from the

undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit

any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Tadd F. Wilson

Reg. No. 54,544

TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, Eighth Floor

San Francisco, California 94111-3834

Milberger et al. Application No.: 10/045,632 Page 3

Tel: 303-571-4000 Fax: 303-571-4321 T3W:c2k 61682900 v1

PATENT